

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF WISCONSIN

In re:
Steven J. Querio,
Debtor(s)

Chapter 7 Case

Bky. No. 04-33143

AGREEMENT TO REAFFIRM DEBT

1. On the date this case was filed, Steven J. Querio was indebted to General Motors Acceptance Corporation ("Creditor") based upon a Contract dated July 21, 2003 (the "Contract").
2. Creditor has a valid and perfected security interest in a N03 CHEVTAHOE K150 VIN 1GNEK13Z63R316929.
3. The undersigned agrees to pay Creditor the sum of \$37,898.96 with interest thereon at the rate of 1.90% per annum computed from September 10, 2004 as follows:
☐ payment of \$_____ on _____, and
☒ payment of \$673.19 on November 5, 2004, and
☒ in monthly installments of \$673.19 commencing on December 5, 2004 and continuing on the same day of each succeeding month.
4. This Agreement incorporates all the terms and conditions of the documents evidencing the above-described indebtedness, except as otherwise specifically stated in this Agreement.
5. **THIS AGREEMENT IS NOT REQUIRED UNDER THE BANKRUPTCY CODE, UNDER NONBANKRUPTCY LAW, OR UNDER ANY AGREEMENT NOT IN ACCORDANCE WITH SUBSECTION 524(c) OF THE BANKRUPTCY CODE.**

NOTICE TO THE DEBTOR(S): THIS AGREEMENT MAY BE RESCINDED AT ANY TIME PRIOR TO DISCHARGE OR WITHIN SIXTY DAYS AFTER THIS AGREEMENT IS FILED WITH COURT, WHICHEVER OCCURS LATER, BY GIVING WRITTEN NOTICE TO CREDITOR AT THE ADDRESS SET FORTH BELOW.

Dated 11/24/04

Debtor

Dated _____

Debtor

Dated 11/24/04

GENERAL MOTORS ACCEPTANCE CORPORATION

By _____

M. Wood, Agent
2740 Arthur Street
Roseville, MN 55113-1303
(651) 367-2000

DECLARATION OF ATTORNEY FOR DEBTOR(S)

The undersigned hereby declares, under penalty of perjury, as follows: I am the attorney who has represented the Debtor(s) during the course of negotiating the above Agreement. This Agreement represents a fully informed and voluntary agreement by Debtor(s), and does not impose any undue hardship on the Debtor(s) or a dependent of the Debtor(s). I have fully advised the Debtor(s) of the legal effect and consequences an agreement of the kind specified in Section 524(c) of the Bankruptcy Code and any default under such agreement.

Dated 11/24/04

TRICIA A NELL, Attorney for Debtor(s)

007-9032-64243

Attorneys and Counselors

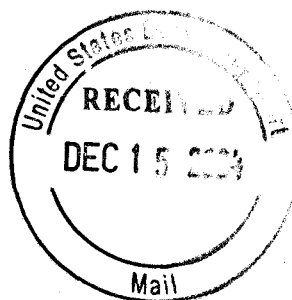
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December 14, 2004

**NELL &
ASSOCIATES, sc**

Mr. Christopher L. Austin - Clerk
U.S. Bankruptcy Court
517 E. Wisconsin Ave., Room 126
Milwaukee, WI 53202

RE: Steven J. Querio
File No.: 04-33143 svk
Chapter 7 Bankruptcy



Dear Mr. Austin:

Enclosed please find the original plus three copies of a Reaffirmation Agreement in regard to the above-referenced action. Please file the original document with the Court and return authenticated copies to our office in the enclosed envelope.

Thank you.

Respectfully,

NELL & ASSOCIATES, S.C.


Anita L. Thier, Paralegal to
Attorney Tricia A. Nell

/alt

Enclosures